



PTO/SB/08A (08-03)

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Substitute for form 1449/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Application Number	09/208,998
				Filing Date	December 11, 1998
				First Named Inventor	Ganesan et al.
				Art Unit	3622
				Examiner Name	James W. Myhre
Sheet	1	of	3	Attorney Docket Number	23952-0075

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
JV		US-4,823,264	04-18-1989	Deming	
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Examiner Initials*	Cite No. ¹	Patent Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
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Examiner Signature	/John Van Bramer/			Date Considered	07/24/2006	

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Sheet	3	of	3	Attorney Docket Number	23952-0075

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the articles (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
JV		"Person-To-anywhere Payments are Here With Citibank's C2it" Credit Card News (November 15, 2000)	
		"You've Got Money!" Bank Technology News (June 2000) Vol. 13, No. 6, p. 1	
		Hansell, S. "Electronic Checks to Pay Bills Over the Computer," The New York Times (August 27, 1995)	
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		"WishClick Kicks Off Marketing Campaign by Tempting Consumers with Tell-a-Friend Promotion; Register with WishClick and received up to \$50 in SuperCertificates from GiftCertificates.com," Business Wire (November 12, 1999)	
		"Sparks.com, Web's Largest Greeting Card Store, has Perfect Greeting for the Holidays; With Huge Selection, Online Retailer Carries More Cards Than Ten Drugstores," Business Wire (December 10, 1998)	
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		"Iconomy Lands Agreement with Lucidity; Provides Lucidity with Gifts for Outline Shoppers," Business Wire (December 22, 1999)	
		Greenberg, I. "A fistful of Flooz," U.S. News & World Report, Vol. 126, on. 17 (May 3, 1999)	
		GiveAnything.com, November 27, 1999 [retrieved May 29, 2002] <URL:www.giveanything.com>	
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JV		Netbill Overview: www.ini.cmu.edu/netbill/pubs/compcon.html, pages 1-10	

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